

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Cynthia Marie Linscomb  
Roland Linscomb, Debtors**

**Case No. 25-50575-KMS  
CHAPTER 13**

**NOTICE**

Debtors have filed papers with the court to suspend their bankruptcy payments.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to suspend the payments, or if you want the court to consider your views on the Motion, then on or before 21 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk  
U.S. Bankruptcy Court  
Dan M. Russell, Jr. United States Courthouse  
2012 15th St., Ste. 244  
Gulfport, MS 39501

If you mail your request to the court for filing, you must mail it early enough so the court will receive it on or before the date state above.

You must also mail a copy to the debtors' attorney:

The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Motion to Suspend Plan Payments.

Date: June 19, 2025

Signature:

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)  
Jennifer A Curry Calvillo (MSBN 104367)  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
trollins@therollinsfirm.com  
601-500-5533

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Cynthia Marie Linscomb  
Roland Linscomb, Debtors**

**Case No. 25-50575-KMS  
CHAPTER 13**

**MOTION TO SUSPEND PLAN PAYMENTS**

COME NOW, Debtors, by and through counsel, and move this Court to suspend their Chapter 13 plan payments, and in support thereof, would show the Court as follows:

1. Debtors filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code.
2. Debtors are requesting this Honorable Court to suspend any past due plan payments and one month of plan payments, including any ongoing mortgage payments being paid through the plan, during the month of July 2025.
3. Debtors are needing to make repairs for their roof. As such, Debtors cannot afford to make the monthly plan payment. Debtors will be able to resume making payments beginning in August 2025.
4. Debtors are requesting that their Chapter 13 plan payments be increased as necessary to compensate for the lost plan payments.

WHEREFORE, Debtors pray for an Order granting the above requested relief and any additional relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr. (MSBN 103469)  
Jennifer A Curry Calvillo (MSBN 104367)  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
trollins@therollinsfirm.com  
601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., do hereby certify that a true and correct copy of the above and foregoing Notice and Motion to Suspend Plan Payments was forwarded on June 20, 2025, to:

By Electronic CM/ECF Notice:

Chapter 13 Case Trustee

U.S. Trustee

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr.

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4 UNITED STATES BANKRUPTCY COURT  
5 SOUTHERN DISTRICT OF MISSISSIPPI  
6  
78 IN RE:  
9  
10 CYNTHIA MARIE LNSCOMB  
11 ROLAND LNSCOMB,  
1213 CASE NO: 25-50575  
14  
15 **DECLARATION OF MAILING**  
16 **CERTIFICATE OF SERVICE**  
17 Chapter: 13  
1819 On 6/20/2025, I did cause a copy of the following documents, described below,  
2021 Notice and Motion to Suspend Plan Payments  
2223 to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with  
24 sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and  
25 incorporated as if fully set forth herein.  
2627 I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.  
28 com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to  
29 Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if  
30 fully set forth herein.  
3132 Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been  
33 served electronically with the documents described herein per the ECF/PACER system.  
3435 DATED: 6/20/2025  
3637 /s/ Thomas C. Rollins, Jr.  
38 Thomas C. Rollins, Jr.39 The Rollins Law Firm  
40 702 West Pine St  
41 Hattiesburg, MS 39401  
42 601 500 5533  
43 trollins@therollinsfirm.com  
44

1  
2  
3       **UNITED STATES BANKRUPTCY COURT**  
4       **SOUTHERN DISTRICT OF MISSISSIPPI**  
56       **IN RE:**7       **CYNTHIA MARIE LNSCOMB**  
8       **ROLAND LNSCOMB,**9       **CASE NO: 25-50575**10      **CERTIFICATE OF SERVICE**  
11      **DECLARATION OF MAILING**12      **Chapter: 13**

13      On 6/20/2025, a copy of the following documents, described below,

14      Notice and Motion to Suspend Plan Payments

15  
16  
17  
18  
19      were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient  
20      postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth  
herein.21      The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above  
22      referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of  
Service and that it is true and correct to the best of my knowledge, information, and belief.

23      DATED: 6/20/2025

24      

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25      Miles Wood  
26      BK Attorney Services, LLC  
27      d/b/a certificateofservice.com, for  
28      Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 West Pine St  
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

## CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
 NCRS ADDRESS DOWNLOAD  
 CASE 25-50575  
 SOUTHERN DISTRICT OF MISSISSIPPI  
 FRI JUN 20 8-16-5 PST 2025

GULF COAST COMMUNITY FEDERAL CREDIT  
 UNION  
 BYRD WISER  
 PO BOX 1939  
 BILOXI MS 39533-1939

LOANDEPOTCOM LLC  
 ATTN BANKRUPTCY  
 5465 LEGACY DRIVE SUITE 400  
 PLANO TX 75024-3192

## EXCLUDE

US BANKRUPTCY COURT  
 DAN M RUSSELL JR US COURTHOUSE  
 2012 15TH STREET SUITE 244  
 GULFPORT MS 39501-2036

AFFIRM INC  
 ATTN BANKRUPTCY  
 650 CALIFORNIA S  
 SAN FRANCISCO CA 94108-2716

AFFIRM INC  
 ATTN BANKRUPTCY  
 650 CALIFORNIA ST  
 SAN FRANCISCO CA 94108-2716

AFTERPAY  
 222 KEARNY ST 600  
 SAN FRANCISCO CA 94108-4509

AMERICAN EXPRESS NATIONAL BANK  
 CO BECKET AND LEE LLP  
 PO BOX 3001  
 MALVERN PA 19355-0701

AMEX  
 PO BOX 981535  
 EL PASO TX 79998-1535

BANK OF AMERICA  
 ATTN BANKRUPTCY  
 4909 SAVARESE CIRCLE  
 TAMPA FL 33634-2413

BANK OF AMERICA NA  
 PO BOX 673033  
 DALLAS TX 75267-3033

BANK OF MISSOURI  
 2700 S LORRAINE PLACE  
 SIOUX FALLS SD 57106-3657

CFNA  
 ATTN BANKRUPTCY  
 PO BOX 81315  
 CLEVELAND OH 44181-0315

CREDIT FIRST NA  
 PO BOX 818011  
 CLEVELAND OH 44181-8011

CAPITAL ONE  
 ATTN BANKRUPTCY  
 PO BOX 30285  
 SALT LAKE CITY UT 84130-0285

CAVALRY SPV I LLC  
 AS ASSIGNEE OF CITIBANK NATHE HOME D  
 PO BOX 4252  
 GREENWICH CT 06831-0405

CELTIC BANK CO  
 PO BOX 4488  
 BEAVERTON OR 97076-4402

(P) CONTINENTAL FINANCE COMPANY  
 PO BOX 3220  
 BUFFALO NY 14240-3220

CREDIT ONE BANK  
 6801 CIMARRON RD  
 LAS VEGAS NV 89113-2273

DISCOVER BANK  
 PO BOX 3025  
 NEW ALBANY OH 43054-3025

DISCOVER FINANCIAL  
 ATTN BANKRUPTCY  
 PO BOX 3025  
 NEW ALBANY OH 43054-3025

FIRST PREMIER BANK  
 3820 N LOUISE AVE  
 SIOUX FALLS SD 57107-0145

GULF COAST COMMUNITY  
 ATTN BANKRUPTCY  
 12364 HIGHWAY 49  
 GULFPORT MS 39503-2741

GULF COAST COMMUNITY FEDERAL CREDIT  
 UNION  
 ATTN BANKRUPTCY DEPT  
 2120 25TH AVENUE  
 GULFPORT MS 39501-4518

GULF COAST ORAL FACI  
 1760 MEDICAL PARK DR  
 STE A  
 BILOXI MS 39532-2131

HYUNDAI CAPITAL AMERICA DBA HYUNDAI  
 MOTOR FI  
 PO BOX 20809  
 FOUNTAIN VALLEY CA 92728-0809

HYUNDAI MOTOR FINANCE  
 ATTN BANKRUPTCY  
 PO BOX 20829  
 FOUNTAIN VALLEY CA 92728-0829

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

IC SYSTEMS INC  
ATTN BANKRUPTCY  
444 HWY 96 EAST  
ST PAUL MN 55127-2557

JPMORGAN CHASE BANK NA  
SBMT CHASE BANK USA NA  
CO NATIONAL BANKRUPTCY SERVICES LLC  
PO BOX 9013  
ADDISON TEXAS 75001-9013

JEFFERSON CAPITAL  
ATTN BANKRUPTCY  
200 14TH AVE E  
SARTELL MN 56377-4500

(P) JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

**EXCLUDE**

(D) (P) JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302 7999

JPMCB  
MAILCODE LA47100  
700 KANSAS LANE  
MONROE LA 71203-4774

KIMBERLY D PUTNAM ESQ  
DEAN MORRIS LLC  
FOR LOANDEPOTCOM LLC  
1820 AVENUE OF AMERICA  
MONROE LA 71201-4530

LVNV FUNDING LLC  
RESURGENT CAPITAL SERVICES  
PO BOX 10587  
GREENVILLE SC 29603-0587

LOANDEPOT  
ATTN BANKRUPTCY  
26642 TOWNE CENTER  
FOOTHILL RANCH CA 92610-2808

LOANDEPOTCOM LLC  
ATTNBANKRUPTCY  
5465 LEGACY DRIVE SUITE 400  
PLANO TX 75024-3192

LVNV FUNDING  
ATTN BANKRUPTCY  
PO BOX 10497  
GREENVILLE SC 29603-0497

MERRICK BANK  
RESURGENT CAPITAL SERVICES  
PO BOX 10368  
GREENVILLE SC 29603-0368

MERRICK BANK CORP  
PO BOX 9201  
OLD BETHPAGE NY 11804-9001

MIDLAND CREDIT MANAGEMENT INC  
PO BOX 2037  
WARREN MI 48090-2037

MIDLAND CREDIT MGMT  
ATTN BANKRUPTCY  
PO BOX 939069  
SAN DIEGO CA 92193-9069

(P) MISSION LANE LLC  
PO BOX 105286  
ATLANTA GA 30348-5286

NAVY FCU  
ATTN BANKRUPTCY  
PO BOX 3302  
MERRIFIELD VA 22119-3302

NAVY FEDERAL CU  
ATTN BANKRUPTCY  
PO BOX 3302  
MERRIFIELD VA 22119-3302

NAVY FEDERAL CREDIT UNION  
PO BOX 3000  
MERRIFIELD VA 22119-3000

(P) PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

EXCLUDE  
(D) (P) PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

ROBERT ALAN BYRD ESQ  
FOR GULF COAST COMMUNITY FEDERAL CREDIT  
PO BOX 1939  
BILOXI MS 39533-1939

SEVENTH AVE  
ATTN BANKRUPTCY  
1112 7TH AVE  
MONROE WI 53566-1364

SEVENTH AVENUE  
CO CREDITORS BANKRUPTCY SERVICE  
PO BOX 800849  
DALLAS TX 75380-0849

SYNCHRONY BANK  
ATTN BANKRUPTCY  
PO BOX 965060  
ORLANDO FL 32896-5060

(P) TIME INVESTMENT CO INC  
100 N 6TH AVE  
WEST BEND WI 53095-3306

TOTAL VISA  
PO BOX 85710  
SIOUX FALLS SD 57118-5710

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

US BANKCORP  
 ATTN BANKRUPTCY  
 800 NICOLLET MALL  
 MINNEAPOLIS MN 55402-7000

USAA FEDERAL  
 ATTN BANKRUPTCY  
 9800 FREDERICKSBURG RD  
 SAN ANTONIO TX 78288-0002

USAA FEDERAL SAVINGS BANK  
 ROBERTSON ANSCHUTZ SCHNEID  
 CRANE PARTNERS PLLC  
 6409 CONGRESS AVENUE SUITE 100  
 BOCA RATON FL 33487-2853

EXCLUDE

UNITED STATES TRUSTEE  
 501 EAST COURT STREET  
 SUITE 6 430  
 JACKSON MS 39201-5022

USAA FEDERAL  
 9800 FREDERICKSBURG RD  
 SAN ANTONIO TX 78288-0002

VERIZON  
 BY AIS INFOSOURCE LP AS AGENT  
 4515 N SANTA FE AVE  
 OKLAHOMA CITY OK 73118-7901

## DEBTOR

VERIZON WIRELESS  
 ATTN BANKRUPTCY  
 500 TECHNOLOGY DR  
 STE 599  
 WELDON SPRINGS MO 63304-2225

CYNTHIA MARIE LINSOMB  
 12161 DEPEW RD  
 GULFPORT MS 39503-2782

ROLAND LINSOMB  
 12161 DEPEW RD  
 GULFPORT MS 39503-2782

EXCLUDE

THOMAS CARL ROLLINS JR  
 THE ROLLINS LAW FIRM PLLC  
 PO BOX 13767  
 JACKSON MS 39236-3767

EXCLUDE

(D) WARREN A CUNZ T1 JR  
 PO BOX 3749  
 GULFPORT MS 39505-3749